



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN P. KELLY, ESQUIRE  
Stern & Eisenberg, PC  
1040 N. Kings Highway, Suite 407,  
Cherry Hill, New Jersey 08034  
Telephone: (609) 397-9200  
FACSIMILE: (856) 667-1456  
(COUNSEL FOR CREDITOR)

Order Filed on September 24, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Jesus V. Parado, Jr.

Debtor

Case Number: 18-19033-CMG

Chapter 13

Judge: Christine M. Gravelle

**AGREED ORDER AUTHORIZING DISTRIBUTION UNDER MODIFIED CHAPTER 31  
PLAN**

The relief set forth on the following page, numbered two (2) to three (3), is hereby ORDERED.

DATED: September 24, 2021

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Jesus V. Parado, Jr.

Case Number: 18-19033-CMG

Caption of Order: Order Authorizing Distribution Under Modified Chapter 13 Plan

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Upon the filing of Debtor Jesus V. Parado's Modified Chapter 13 Plan on March 9, 2021, and confirmed via Order of Court on May 12, 2021, and upon the request of the Chapter 13 Trustee for an Agreed Order authorizing the distribution of funds to Secured Creditor Arvest Central Mortgage Company, as outlined in the Modified Plan, it is hereby **ORDERED** as follows:

**WHEREAS**, Debtor Jesus V. Parado, Jr. (hereinafter referred to as the "Debtor") filed a voluntary petition under Chapter 13 of Title 11 on or about May 2, 2018 (hereinafter referred to as the "Petition Date");

**WHEREAS**, Secured Creditor Arvest Central Mortgage Company (hereinafter referred to as the "Secured Creditor") retains a first mortgage lien on Debtor's Real Property located at 31 State Park Drive, Titusville, NJ 08560 (hereinafter referred to as the "Property");

**WHEREAS**, Secured Creditor caused to be filed its Proof of Claim (hereinafter referred to as the "Original Claim") on or about June 13, 2018, evidencing a lien on the Property, as of the Petition date, in the amount of \$297,684.28, and pre-petition arrears in the amount of \$29,150.48; See, Claims Register 10-1;

**WHEREAS**, on or about October 3, 2019, Debtor filed a Motion to Approve Loan Modification with the Secured Creditor, see, Docket Entry No. 52, which was approved by this Honorable Court on or about October 22, 2019; See, Docket Entry No. 55;

**WHEREAS**, Secured Creditor caused to be filed an Amended Proof of Claim (hereinafter referred to as the "Amended Claim") on or about July 21, 2019, following entry of an Order Authorizing Final Loan Modification between Debtor and Secured Creditor, evidencing a lien on the Property in the amount of \$310,061.23, and pre-petition arrears in the amount of \$0.00; See, Claims Register 10-2;

**WHEREAS**, on or about June 23, 2020, a Notice of Mortgage Forbearance (hereinafter referred to as the "Forbearance Notice") was filed by the Secured Creditor; See, Docket Entry No. 59;

**WHEREAS**, Debtor subsequently filed a Modified Chapter 13 Plan on March 9, 2021, providing for post-petition arrears incurred as a result of the Forbearance Notice in the amount of \$28,533.90; See, Docket Entry No. 63;

**WHEREAS**, Secured Creditor did not object to the Modified Plan, and the Modified Plan was confirmed on May 12, 2021; See, Docket Entry No. 72;

**WHEREAS**, the Chapter 13 Standing Trustee subsequently sought an Agreed Order authorizing the distribution of the amount of \$28,533.90, as provided for by the Debtor's Modified Plan from the Debtor and the Secured Creditor;

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Debtor: Jesus V. Parado, Jr.

Case Number: 18-19033-CMG

Caption of Order: Order Authorizing Distribution Under Modified Chapter 13 Plan

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**WHEREAS**, the Court noting the consent of the Parties to the form, substance and entry of the within Order; and for other and good cause shown:

**IT IS HEREBY ORDERED AS FOLLOWS:**

1. The Chapter 13 Standing Trustee is hereby authorized to make distributions to the Secured Creditor in the amount of \$28,533.90, as set forth in the Modified Chapter 13 Plan, from any funds held by the Chapter 13 Standing Trustee;

2. The Parties hereby acknowledge that the amounts listed in the Modified Chapter 13 Plan do not serve as confirmation of any and all post-petition amounts owed to the Secured Creditor as of the date of this Order, but merely that the amount of \$28,533.90 is due and owing to the Secured Creditor and may be distributed by the Chapter 13 Standing Trustee;

3. The Parties hereby acknowledge that after the payment of \$28,533.90 to the Secured Creditor, there may be further outstanding amounts due and owing on the account as a result of either further Forbearances Notices or non-payment, and that Debtor shall cure any and all further amounts due and owing to the Secured Creditor;

4. The Parties hereby acknowledge that nothing contained within this Agreed Order shall serve as an admission as to status of the lien held by the Secured Creditor or as an admission of default by the Debtor;

5. The Parties further agree that this Agreed Order in no way alters, amends or invalidates any applicable bankruptcy or non-bankruptcy remedies available to them; and,

6. Facsimile signatures shall be as valid as original signatures and this Agreed Order may be signed in counterparts.

The UNDERSIGNED hereby consent to the form, content and entry of the within Agreed Order.

/s/ Steven P. Kelly

Steven P. Kelly, Esquire

Stern & Eisenberg, P.C.

Attorney for Secured Creditor

Arvest Central Mortgage Company



Candyce Ilene Smith-Sklar

Law Offices of Sklar Smith-Sklar

Attorney for Debtor

Jesus V. Parado, Jr.

In re:  
Jesus V Parado, Jr.  
Debtor

Case No. 18-19033-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 24, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Jesus V Parado, Jr., 31 State Park Drive, Titusville, NJ 08560-1109

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Candyce Ilene Smith-Sklar	on behalf of Debtor Jesus V Parado Jr. mail@njpalaw.com, r56958@notify.bestcase.com
Craig Scott Keiser	on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY craig.keiser@law.njoag.gov
Denise E. Carlon	on behalf of Creditor VW Credit Leasing Ltd dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor VW Credit Leasing Ltd rsolarz@kmllawgroup.com

District/off: 0312-3

User: admin

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Date Recd: Sep 24, 2021

Form ID: pdf903

Total Noticed: 1

Steven P. Kelly

on behalf of Creditor ARVEST CENTRAL MORTGAGE COMPANY skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 8